

Information to identify the case:

Debtor 1	<u>Peter A Lynch</u>	Social Security number or ITIN	xxx-xx-5197
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	11-37512-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter A Lynch

4/5/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Peter A Lynch
DebtorCase No. 11-37512-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 41

Date Rcvd: Apr 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2017.

db +Peter A Lynch, 43 Belcher Rd, Blairstown, NJ 07825-2108
 aty +Elaine Nichols, 1878 Mountain Rd., P.O. Box 1424, Stowe, VT 05672-1424
 r +Robert H. McLeod, 399 Mansfield View Road, Stowe, VT 05672-4319
 cr +U.S. Bank Trust, N.A., as Trustee for LSF9 Master, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 512372860 AAA, PO Box 15726, Wilmington, DE 19886-5289
 512372862 Bryan Well Drilling, c/o Pearl & Levy, 175 Fairfield Avenue, Suite 4B,
 Caldwell, NJ 07006-6415
 515208083 +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 515208084 +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-0330,
 Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 512372867 +Citibank, PO Box 183064, Columbus, OH 43218-3064
 512372868 +Citibank, PO Box 183066, Columbus, OH 43218-3066
 512372870 +Edward Palmer, Esquire, 216 High Street, Box 485, Hackettstown, NJ 07840-1941
 512473232 +Harley-Davidson Credit Corp., PO BOX 829009, Dallas, TX 75382-9009
 512372875 +John Shoemaker, PO Box 14, Great Meadows, NJ 07838-0014
 512372876 +Joseph Campolo, c/o Ed Palmer, Esquire, 216 High Street, PO Box 485,
 Hackettstown, NJ 07840-0485
 512372877 National City Mortgage, PO Box 1820, Dayton, OH 45401-1820
 512372879 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ Division of Taxation, Corp Service Audit-B,
 PO Box 277, Trenton, NJ 08695)
 513166216 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 512372880 +Township of Blairstown, 106 Rt 94, Blairstown, NJ 07825-2208
 512372881 +Valley National Bank, PO Box 953, Wayne, NJ 07474-0953
 512446538 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438
 512512973 +Zucker, Goldberg & Ackerman, LLC, Joel A. Ackerman, Esquire.,
 Attorney for Wilmington Trust Co., 200 Sheffield Street, Suite 101,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2017 22:20:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2017 22:20:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: FORD.COM Apr 05 2017 21:58:00 Ford Motor Credit Company, LLC, P.O. Box 6275,
 Dearborn, MI 48121
 512372861 EDI: CITICORP.COM Apr 05 2017 21:58:00 AT&T Universal Card, PO Box 182564,
 Columbus, OH 43218-2564
 512372863 +EDI: CAPITALONE.COM Apr 05 2017 21:58:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 512372866 EDI: CHASE.COM Apr 05 2017 21:58:00 Chase Cardmember Service, PO Box 15153,
 Wilmington, DE 19886-5153
 512385530 EDI: DISCOVER.COM Apr 05 2017 21:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512372869 EDI: DISCOVER.COM Apr 05 2017 21:58:00 Discover Card, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 512372871 EDI: FORD.COM Apr 05 2017 21:58:00 Ford Motor Credit, PO Box 537901,
 Livonia, MI 48153-9905
 512424473 EDI: FORD.COM Apr 05 2017 21:58:00 Ford Motor Credit Company LLC, Dept 55953,
 P O Box 55000, Detroit MI 48255-0953
 512372873 EDI: HFC.COM Apr 05 2017 21:58:00 HSBC Mortgage Corporation (USA), Suite 3425,
 Buffalo, NY 142700241
 514863569 +EDI: HFC.COM Apr 05 2017 21:58:00 HSBC Mortgage Services, Inc., PO Box 21188,
 Eagan, MN 55121-0188
 512693151 +EDI: HFC.COM Apr 05 2017 21:58:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
 Eagan, Minnesota 55121-0188
 512372872 E-mail/Text: bankruptcy.notices@hdfsi.com Apr 05 2017 22:21:03 Harley Davidson Credit,
 8529 Innovation Way, Chicago, IL 60682-0085
 512372874 EDI: IRS.COM Apr 05 2017 21:58:00 Internal Revenue Service, Special Procedures,
 PO Box 744, Springfield, NJ 07081-0744
 512466424 EDI: PRA.COM Apr 05 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Citibank,
 POB 41067, Norfolk VA 23541
 512466430 EDI: PRA.COM Apr 05 2017 21:58:00 Portfolio Recovery Associates, LLC,
 c/o Rosens Outlet Center, POB 41067, Norfolk VA 23541
 513163235 EDI: NAVIENTFFKASMGUAR.COM Apr 05 2017 21:58:00 Sallie Mae Inc. on behalf of USA FUNDS,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
 512393956 EDI: ECAST.COM Apr 05 2017 21:58:00 eCAST Settlement Corporation assignee of Capital,
 One Bank, POB 35480, Newark NJ 07193-5480
 512393957 EDI: ECAST.COM Apr 05 2017 21:58:00 eCAST Settlement Corporation assignee of FIA Card,
 Services aka Bank of America, POB 29262, New York NY 10087-9262

TOTAL: 20

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 41

Date Rcvd: Apr 05, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512611721 Wilmington Trust Company, c/o Zucker, Goldberg & Ackerman, LLC
512372864* +Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
512372865* +Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
512372878* National City Mortgage, PO Box 1820, Dayton, OH 45401-1820
512518416* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,
P O Box 245, Trenton, New Jersey 08695)
512393958* eCAST Settlement Corporation assignee of Capital, One Bank, POB 35480,
Newark NJ 07193-5480

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC., servicer for U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wilmington Trust Company not in its individual capacity but solely as Successor Trustee to U.S. Bank National Association, asTrustee, for MASTR Alternative Loan Trust 2005-5 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Peter A Lynch joan@joanlaverylaw.com
Joel A. Ackerman on behalf of Creditor GMAC Mortgage, LLC jackerman@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor Wilmington Trust Company not in its individual capacity but solely as Successor Trustee to U.S. Bank National Association, asTrustee, for MASTR Alternative Loan Trust 2005-5 jackerman@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor Wilmington Trust Company not in its individual capacity but solely as Successor Trustee to U.S. Bank National Association, as Trustee, for MASTR Alternative Loan Trust 2005-5 bankruptcynotice@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor GMAC MORTGAGE, LLC jackerman@zuckergoldberg.com
John Philip Schneider on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust nj.bkecf@fedphe.com
John Philip Schneider on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
R. A. Lebron on behalf of Creditor HSBC CONSUMER LENDING, as servicer for BENEFICIAL FINANCIAL I INC. bankruptcy@feinsuch.com

TOTAL: 14